

**Information to identify the case:**

Debtor 1	<u>Mark E. DeLuca</u>	Social Security number or ITIN	xxx-xx-5609
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Kristin L. DeLuca</u>	Social Security number or ITIN	xxx-xx-4070
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>15-20707-GLT</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Mark E. DeLuca

Kristin L. DeLuca

7/12/17

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Mark E. DeLuca  
 Kristin L. DeLuca  
 Debtors

Case No. 15-20707-GLT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 43

Date Rcvd: Jul 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2017.

db/jdb  
 14004643 +Mark E. DeLuca, Kristin L. DeLuca, 4729 Old Boston Road, Pittsburgh, PA 15227-1113  
 +Bank of America, c/o Dynia & Associates, 1400 East Touly Ave., Suite G2,  
 Des Plaines, IL 60018-3338  
 14042414 +Borough of Whitehall, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,  
 Pittsburgh, PA 15219-6101  
 14004649 +Discover, PO Box 6106, Carol Stream, IL 60197-6106  
 14049547 +Dollar Bank, FSB, PO Box 3969, Pittsburgh, PA 15230-3969  
 14004650 +EnerBank USA, 1245 E. Brickyard Road, Suite 600, Salt Lake City, UT 84106-2562  
 14004651 +Fifth Third Bank, PO Box 740789, Cincinnati, OH 45274-0789  
 14032908 +Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013  
 14416942 +Foundation Radiology Group, PO Box 1198, Somerset, PA 15501-0336  
 14416944 Foundation Radiology Group, 75 Remittance Drive, Dept. 6757, Chicago, IL 6075-6757  
 14416948 Hanger Clinic, 62857 Collection Center Drive, Chicago, IL 6093-0628  
 14416945 JRMC Specialty Group Practice, PO Box 643793, Pittsburgh, PA 15264-3793  
 14416947 Jefferson Hospital, PO Box 643054, Pittsburgh, PA 15264-3054  
 14416946 Jefferson Hospital, PO Box 3475, Toledo, OH 43607-0475  
 14004657 +M. Bianco, DDS, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209  
 14416949 +Michael M. Bianco, DMD, 4232 Brownsville Road, GBU Building, Pittsburgh, PA 15227-3330  
 14045719 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051  
 14004658 +Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648  
 14416950 Pediatric Dentistry South, 1580 McLaughlin Run Road #204, Pittsburgh, PA 15241-3191  
 14004660 +REI/USBank, PO Box 790408, Saint Louis, MO 63179-0408  
 14416941 UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472  
 14416940 +UPMC Health Services, 2 Hot Metal Street, Dist. Room 386, Pittsburgh, PA 15203-2348  
 14004663 +United Recovery Systems, 6330 Gulfton, Houston, TX 77081-1108

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QNLCARDIELLO.COM Jul 13 2017 01:23:00 Natalie Lutz Cardiello, 107 Huron Drive,  
 Carnegie, PA 15106-1826  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 13 2017 01:39:27 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 14004644 +EDI: TSYS2.COM Jul 13 2017 01:23:00 Barclay Bank, 125 South West Street,  
 Wilmington, DE 19801-5014  
 14053338 EDI: BL-BECKET.COM Jul 13 2017 01:23:00 CAPITAL ONE, N.A., C/O BECKET AND LEE LLP,  
 POB 3001, MALVERN, PA 19355-0701  
 14067495 +E-mail/Text: bncmail@w-legal.com Jul 13 2017 01:40:18 CERASTES, LLC,  
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 14004646 EDI: CITICORP.COM Jul 13 2017 01:23:00 Citicard, Processing Center,  
 Des Moines, IA 50363  
 14405707 +E-mail/Text: bncmail@w-legal.com Jul 13 2017 01:40:18 COMENITY CAPITAL BANK,  
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 14004645 +EDI: CHASE.COM Jul 13 2017 01:23:00 Chase/Disney, PO Box 15123,  
 Wilmington, DE 19850-5123  
 14018464 EDI: DISCOVER.COM Jul 13 2017 01:23:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 14042386 EDI: ECAST.COM Jul 13 2017 01:23:00 ECAST SETTLEMENT CORPORATION, ASSIGNEE,  
 OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262  
 14004653 +EDI: CBSKOHLS.COM Jul 13 2017 01:23:00 Kohl's, N56 W17000 Ridgewood Drive,  
 Menomonee Falls, WI 53051-7096  
 14004656 +EDI: RMSC.COM Jul 13 2017 01:23:00 Lowes, PO Box 530914, Atlanta, GA 30353-0914  
 14068725 EDI: PRA.COM Jul 13 2017 01:23:00 Portfolio Recovery Associates, LLC, POB 12914,  
 Norfolk VA 23541  
 14004659 +E-mail/Text: recovery@paypal.com Jul 13 2017 01:38:38 Paypal, P.O. Box 45950,  
 Omaha, NE 68145-0950  
 14073359 EDI: Q3G.COM Jul 13 2017 01:23:00 Quantum3 Group LLC as agent for, Comenity Bank,  
 PO Box 788, Kirkland, WA 98083-0788  
 14004661 +EDI: SEARS.COM Jul 13 2017 01:23:00 Sears, PO Box 6282, Sioux Falls, SD 57117-6282  
 14004662 +EDI: RMSC.COM Jul 13 2017 01:23:00 Synchrony Bank, PO Box 960061,  
 Orlando, FL 32896-0061  
 14004654 EDI: TFSR.COM Jul 13 2017 01:23:00 Lexus Financial Services, PO Box 5855,  
 Carol Stream, IL 60197  
 14006892 EDI: TFSR.COM Jul 13 2017 01:23:00 Toyota Motor Credit Corporation, PO BOX 8026,  
 Cedar Rapids, Iowa 52408-8026  
 14643805 EDI: ECAST.COM Jul 13 2017 01:23:00 eCAST Settlement Corporation, PO Box 29262,  
 New York NY 10087-9262

TOTAL: 20

District/off: 0315-2

User: admin  
Form ID: 318

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Total Noticed: 43

Date Rcvd: Jul 12, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Borough of Whitehall  
cr Duquesne Light Company  
cr MidFirst Bank  
14004647\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Citicard, Processing Center, Des Moines, IA 50363)  
14004648\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Citicard, Processing Center, Des Moines, IA 50363)  
14004652\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Home Depot, PO Box 182676, Columbus, OH 43218)  
14004655\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Lexus Financial Services, PO Box 5855, Carol Stream, IL 60197)  
TOTALS: 3, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 14, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor MidFirst Bank agornall@goldbecklaw.com,  
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Borough of Whitehall jhunt@grblaw.com,  
cnoroski@grblaw.com  
Kenneth M. Steinberg on behalf of Joint Debtor Kristin L. DeLuca  
julie.steidl@steidl-steinberg.com,  
kenny.steinberg@steidl-steinberg.com/cgoga@steidl-steinberg.com/leslie.nebel@steidl-steinberg.com  
;clivingston@steidl-steinberg.com/r53037@notify.bestcase.com  
Kenneth M. Steinberg on behalf of Debtor Mark E. DeLuca julie.steidl@steidl-steinberg.com,  
kenny.steinberg@steidl-steinberg.com/cgoga@steidl-steinberg.com/leslie.nebel@steidl-steinberg.com  
;clivingston@steidl-steinberg.com/r53037@notify.bestcase.com  
Natalie Lutz Cardiello ncardiello@comcast.net, ncardiello@ecf.epiqsystems.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com/pashcroft@ecf.courtdrive.com/pghecf@bernsteinlaw.com/dschimizzi@bernste  
inlaw.com/acarr@bernsteinlaw.com/cabbott@ecf.courtdrive.com

TOTAL: 8